

EXHIBIT A

To Pay Online, go to www.payuflp.com

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000802002400665255208805204834--Y126A00206 4802

CDJA / 04-12-000-9104 / 4802

JUSTINA A LUNA

334 Mountain Ave

Bound Brook NJ 08805-2048



DEBTOR INFORMATION

EDP Number: 04-12-000-9104

Date: September 6, 2012

CLIENT INFORMATION

RE: VALERO-DIAMOND SHAMROCK

ACCOUNT NO.: 69712297

BALANCE DUE: \$789.48

I am an Attorney and I am on retainer with Universal Fidelity LP. I am not an employee of Universal Fidelity LP and only advise them of corporate law and therefore advise them on legal matters. **This letter is being sent to you because I am involved in the collection strategy of the outstanding accounts owed to them.** You will not be sued by Universal Fidelity LP or by me; this is just a collection letter to request you pay this account owed to **VALERO-DIAMOND SHAMROCK.**

According to the client's records, you are indebted to them for the amount of \$789.48. Universal Fidelity LP offers convenient payment options to help you satisfy this claim.

Do not consider this letter a notification of intent to sue; since I do not have the legal authority to sue and Universal Fidelity LP will not sue you, this is a request for payment only. I have not, nor will I, review each detail of your account status.

Sincerely,

UFLP PAYMENT OPTIONS:

BEST by INTERNET - go to www.payuflp.com

GOOD by PHONE - please call 1-281-647-4152

PAY by MAIL - Fill out coupon below.



1-281-647-4152



www.payuflp.com



P.O. Box 941911
Houston TX 77094-8911

Calls to or from UFLP may be monitored or recorded for quality assurance. See reverse side for important consumer information. This is an attempt to collect a debt and/or subrogation claim and any information obtained will be used for that purpose.

This communication is from a debt collector.

✓ DETACH PAYMENT COUPON AND MAIL IN RETURN ENVELOPE PROVIDED TO ENSURE PROPER CREDIT TO YOUR ACCOUNT ✓

NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION AND CHANGE OF ADDRESS

REQUIRED PAYMENT METHOD: ☐ CHECK ☐ MONEY ORDER ☐ CREDIT CARD

** CHECKS MAY BE ELECTRONICALLY DEPOSITED **

DEBTOR INFORMATION

STATEMENT DATE: September 6, 2012

DEBTOR NAME: JUSTINA A LUNA

RE: VALERO-DIAMOND SHAMROCK

EDP NUMBER: 04-12-000-9104

BALANCE DUE: \$789.48

IF PAYING BY CREDIT CARD, FILL OUT BELOW.

				AMOUNT TO CHARGE \$	
CARD NUMBER				EXP. DATE	
NAME ON CARD				CVV	
SIGNATURE					

69712297 1 69712297 7894878948

IF PAYING BY CHECK OR MONEY ORDER, FILL OUT BELOW.

DATE OF PAYMENT

/ /

AMOUNT
ENCLOSED \$

CONTACT PHONE NUMBERS

CELL PHONE

() -

HOME PHONE

() -

REMIT PAYMENT TO:



UNIVERSAL FIDELITY LP

P.O. Box 941911

Houston TX 77094-8911

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING YOUR INITIAL NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING YOUR INITIAL NOTICE, THIS OFFICE WILL: OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING YOUR INITIAL NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

WE ARE REQUIRED UNDER STATE LAW TO NOTIFY CONSUMERS OF THE FOLLOWING RIGHTS. THIS NOTICE DOES NOT CONTAIN A COMPLETE LIST OF THE RIGHTS CONSUMERS HAVE UNDER STATE AND FEDERAL LAW.

CALIFORNIA RESIDENTS:

THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8 A.M. OR AFTER 8 P.M. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART COLLECTORS, MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT THE DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP OR WWW.FTC.GOV.

COLORADO RESIDENTS:

ON BEHALF OF OUR FIRM AND OUR CLIENT WE ARE PROVIDING THE FOLLOWING NOTICE: A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. IN-STATE OFFICE IS LOCATED AT 13000 E. BRIARWOOD AVENUE, #340, CENTENNIAL CO 80012.; TELEPHONE: 303-309-3839

MASSACHUSETTS RESIDENTS:

IMPORTANT NOTICE - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

MINNESOTA RESIDENTS:

COLLECTION AGENCY LICENSE IS EXEMPT BY THE MINNESOTA DEPARTMENT OF COMMERCE

NORTH CAROLINA RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE COMMISSION OF INSURANCE OF THE STATE OF NORTH CAROLINA, LICENSE NUMBER #101881.

TENNESSEE RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE COLLECTION SERVICES BOARD, STATE DEPARTMENT OF COMMERCE AND INSURANCE, 500 JAMES ROBERTSON PARKWAY, 2nd Floor NASHVILLE, TENNESSEE 37243-1145.

WISCONSIN RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE DIVISION OF BANKING, P.O. BOX 7876, MADISON, WI 53707.

Change of Address Form

PLEASE PRINT			PLEASE PRINT		PLEASE PRINT	
NAME						
ADDRESS						
CITY				STATE	ZIP	
HOME PHONE () -	WORK PHONE () -		CELL PHONE () -			
EMAIL ADDRESS						
SIGNATURE					DATE / /	